

What is claimed is:

1 1. A method of processing a cashless payment transaction comprising the steps of:

2  
3 a) obtaining at an audit-credit-interactive system a plurality of card  
4 identification data;

5  
6 b) performing a card identification validity test on said plurality of card  
7 identification data;

8  
9 c) performing a CARD USAGE FREQUENCY LIMIT test;

10  
11 d) performing a test of said plurality of card identification data against a  
12 plurality of local databases;

13  
14 e) updating said plurality of local databases; and

15  
16 f) determining if a MAXIMUM AUTHORIZATION ATTEMPTS LIMIT  
17 has been reached and selectively returning to step 'b'.

18  
1 2. The method of processing a cashless payment transaction in accordance with claim 1,  
2 wherein the step of obtaining a plurality of card identification data further comprises the  
3 step of:

4  
5 performing a LOCAL AUTHORIZATION FLAG test.  
6

1 3. The method of processing a cashless payment transaction in accordance with claim 2,  
2 wherein the step of performing a LOCAL AUTHORIZATION FLAG test further  
3 comprises the steps of:

4  
5 a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein  
6 said CURRENT AUTHORIZATION ATTEMPT is the current iteration of  
7 the a local authorization routine; and

8  
9 b) comparing said CURRENT AUTHORIZATION ATTEMPT to a  
10 LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER.

11  
1 4. The method of processing a cashless payment transaction in accordance with claim 3,  
2 wherein the step of comparing said CURRENT AUTHORIZATION ATTEMPT to a  
3 LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER further comprises at least  
4 one of the following steps:

5  
6 a) setting a LOCAL AUTHORIZATION FLAG to invoke entry into the  
7 local authorization routine when said CURRENT AUTHORIZATION  
8 ATTEMPT is equal to said LOCAL AUTHORIZATION ROUTINE  
9 ENTRY COUNTER; or

10  
11 b) initiating a data communication with a remote location to obtain  
12 authorization for said cashless payment transaction.

13  
1 5. The method of processing a cashless payment transaction in accordance with claim 2,  
2 wherein the step of performing a LOCAL AUTHORIZATION FLAG test includes

determining if a local authorization routine for authorizing said cashless payment transaction is to be invoked.

6. The method of processing a cashless payment transaction in accordance with claim 2, wherein the step of performing a LOCAL AUTHORIZATION FLAG test includes determining if a data communication with a remote location to obtain an authorization approval for said cashless payment transaction is required.

7. The method of processing a cashless payment transaction in accordance with claim 1, wherein said plurality of card identification data includes data from at least one of the following data sources:

a credit card;

a magnetic card;

a wireless phone;

a personal digital assistant PDA;

a private label card;

a smart card;

a hotel room key card;

a radio frequency RFID device; or

a plurality of biometric data.

8. The method of processing a cashless payment transaction in accordance with claim 1, wherein the step of performing a card identification validity test includes performing at least one of the following tests:

a test to determine if said card identification data is expired based on date;

or

a test to determine if said card identification data passes a check digit test, wherein said check digit test determines if said card identification data is a valid sequence of data.

9. The method of processing a cashless payment transaction in accordance with claim 1, wherein the step of performing a card identification validity test includes data communicating with a remote location to obtain an authorization approval for said cashless payment transaction.

10. The method of processing a cashless payment transaction in accordance with claim 1, wherein the step of performing a CARD USAGE FREQUENCY LIMIT test further comprises the steps of:

a) determining a CARD USAGE FREQUENCY of said plurality of card identification data, wherein said CARD USAGE FREQUENCY is the number of times said plurality of card identification data has been presented for authorization in a predetermined time period; and

9

10                   b) comparing said CARD USAGE FREQUENCY to said CARD USAGE  
11                   FREQUENCY LIMIT.

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1    11. The method of processing a cashless payment transaction in accordance with claim 1,  
2    wherein the step of performing a CARD USAGE FREQUENCY LIMIT test includes data  
3    communicating with a remote location to obtain an authorization approval for said  
4    cashless payment transaction.

5

1    12. The method of processing a cashless payment transaction in accordance with claim 1,  
2    wherein said plurality of local databases is resident at said audit-credit-interactive system.

3

1    13. The method of processing a cashless payment transaction in accordance with claim 1,  
2    wherein the step of performing a test of said plurality of card identification data against a  
3    plurality of local databases further comprises the step of:

4

5                   a) determining if said plurality of card identification data is included in said  
6                   plurality of local databases.

7

1    14. The method of processing a cashless payment transaction in accordance with claim 13  
2    wherein, the step of determining if said plurality of card identification data is included in  
3    said plurality of local databases includes determining if said plurality of card data is in at  
4    least one of the following types of databases:

5

6                   a) a positive-database, wherein inclusion of said plurality of card data in  
7                   said positive-database results in a test-OK response to said plurality of  
8                   local database test; or

b) a negative-database, wherein inclusion of said plurality of card data in said negative-database results in a test-FAILED response to said plurality of local database tests;

15. The method of processing a cashless payment transaction in accordance with claim 1, wherein the step of performing tests of said plurality of card identification data against a plurality of local databases includes data communicating with a remote location to obtain an authorization approval for said cashless payment transaction.

16. The method of processing a cashless payment transaction in accordance with claim 1, wherein the step of updating said plurality of local databases further comprises at least one of the following steps:

a) adding said card identification data to said positive-database when said cashless payment transaction authorization request is approved;

b) adding said card identification data to said negative-database when said cashless payment transaction authorization request is denied;

c) removing said card identification data from said positive-database when a data communication with a remote location results in said cashless payment transaction authorization request being denied; or

d) removing said card identification data from said negative-database when a data communication with a remote location results in said cashless payment transaction authorization request being approved.

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1 17. The method of processing a cashless payment transaction in accordance with claim 1,  
2 wherein the step of determining if a MAXIMUM AUTHORIZATION ATTEMPTS  
3 LIMIT has been reached further comprising the steps of:

4

5 a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein  
6 said CURRENT AUTHORIZATION ATTEMPT is the current iteration of  
7 the local authorization routine; and

8

9 b) comparing said CURRENT AUTHORIZATION ATTEMPT to said  
10 MAXIMUM AUTHORIZATION ATTEMPTS LIMIT.

11

1 18. A method of processing a cashless payment transaction comprising the steps of:

2

3 a) obtaining at an audit-credit-interactive system a plurality of card  
4 identification data;

5

6 b) performing at said audit-credit-interactive system a local authorization of  
7 said plurality of card identification data;

8

9 c) transacting a vending session, wherein a sale amount is determined;

10

11 d) communicating said cashless payment transaction to a remote location,  
12 wherein said cashless payment transaction data includes at least said  
13 plurality of card identification data and said sale amount data;

14

15 e) authorizing selectively said cashless payment transaction; and

16  
17 f) settling said cashless payment transaction.  
18

1 19. The method of processing a cashless payment transaction in accordance with claim 18,  
2 wherein said plurality of card identification data includes data from at least one of the  
3 following data sources:

4  
5 a credit card;

6  
7 a magnetic card;

8  
9 a wireless phone;

10  
11 a personal digital assistant PDA;

12  
13 a private label card;

14  
15 a smart card;

16  
17 a hotel room key card;

18  
19 a radio frequency RFID device; or

20  
21 a plurality of biometric data.  
22



1 20. The method of processing a cashless payment transaction in accordance with claim 18,  
2 wherein the step of performing at said audit-credit-interactive system a local authorization  
3 of said plurality of card identification data further comprises the steps of:

4  
5 a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein  
6 said CURRENT AUTHORIZATION ATTEMPT is the current iteration of  
7 the local authorization routine; and

8  
9 b) comparing said CURRENT AUTHORIZATION ATTEMPT to a  
10 LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER.

11  
1 21. The method of processing a cashless payment transaction in accordance with claim 20,  
2 wherein the step of comparing said CURRENT AUTHORIZATION ATTEMPT to a  
3 LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER further comprises at least  
4 one of the following steps:

5  
6 a) setting a LOCAL AUTHORIZATION FLAG to invoke entry into the  
7 local authorization routine when said CURRENT AUTHORIZATION  
8 ATTEMPT is equal to said LOCAL AUTHORIZATION ROUTINE  
9 ENTRY COUNTER; or

10  
11 b) initiating a data communication with said remote location to obtain an  
12 authorization approval for said cashless payment transaction.

13  
1 22. The method of processing a cashless payment transaction in accordance with claim 18,  
2 wherein the step of performing at said audit-credit-interactive system a local authorization

of said plurality of card identification data includes performing at least one of the following tests:

a test to determine if said card identification data is expired based on date;

or

a test to determine if said card identification data passes a check digit test, wherein said check digit test determines if said card identification data is a valid sequence of data.

23. The method of processing a cashless payment transaction in accordance with claim 18, wherein the step of performing at said audit-credit-interactive system a local authorization of said plurality of card identification data includes data communicating with said remote location to obtain an authorization approval for said cashless payment transaction.

24. The method of processing a cashless payment transaction in accordance with claim 18, wherein the step of performing at said audit-credit-interactive system a local authorization of said plurality of card identification data further comprises the steps of:

a) determining a CARD USAGE FREQUENCY of said plurality of card identification data, wherein said CARD USAGE FREQUENCY is the number of times said plurality of card identification data has been presented for authorization in a predetermined time period; and

b) comparing said CARD USAGE FREQUENCY to said CARD USAGE FREQUENCY LIMIT.

1 25. The method of processing a cashless payment transaction in accordance with claim 18,  
2 wherein the step of performing at said audit-credit-interactive system a local authorization  
3 of said plurality of card identification data further comprises the step of:

4  
5 a) performing a test of said plurality of card identification data against a  
6 plurality of local databases, wherein said plurality of local databases are  
7 resident at said audit-credit-interactive system.  
8

1 26. The method of processing a cashless payment transaction in accordance with claim 25,  
2 wherein the step of performing a test of said plurality of card identification data against a  
3 plurality of local databases further comprises the step of:

4  
5 a) determining if said plurality of card identification data is included in said  
6 plurality of local databases.  
7

1 27. The method of processing a cashless payment transaction in accordance with claim 26  
2 wherein, the step of determining if said plurality of card identification data is included in  
3 said plurality of local databases includes determining if said plurality of card data is in at  
4 least one of the following types of databases:

5  
6 a) a positive-database, wherein inclusion of said plurality of card data in  
7 said positive-database results in a test-OK response to said plurality of  
8 local database test; or  
9

10 b) a negative-database, wherein inclusion of said plurality of card data in  
11 said negative-database results in a test-FAILED to said plurality of local  
12 database tests;

13

1 28. The method of processing a cashless payment transaction in accordance with claim 27,  
2 wherein the step of updating said plurality of local databases further comprises at least one  
3 of the following steps:

4

5 a) adding said card identification data to said positive-database when said  
6 cashless payment transaction authorization request is approved;

7

8 b) adding said card identification data to said negative-database when said  
9 cashless payment transaction authorization request is denied;

10

11 c) removing said card identification data from said positive-database when  
12 a data communication with said remote location results in said cashless  
13 payment transaction authorization request being denied; or

14

15 d) removing said card identification data from said negative-database when  
16 a data communication with said remote location results in said cashless  
17 payment transaction authorization request being approved.

18

1 29. The method of processing a cashless payment transaction in accordance with claim 18,  
2 wherein the step of performing at said audit-credit-interactive system a local authorization  
3 of said plurality of card identification data further comprises the step of:

4

5 a) determining if a MAXIMUM AUTHORIZATION ATTEMPTS LIMIT  
6 has been reached.

7

1 30. The method of processing a cashless payment transaction in accordance with claim 29,  
2 wherein the step of determining if a MAXIMUM AUTHORIZATION ATTEMPTS  
3 LIMIT has been reached further comprises:

4  
5 a) determining a CURRENT AUTHORIZATION ATTEMPT wherein,  
6 said CURRENT AUTHORIZATION ATTEMPT is the current iteration of  
7 the local authorization routine; and

8  
9 b) comparing said CURRENT AUTHORIZATION ATTEMPT to said  
10 MAXIMUM AUTHORIZATION ATTEMPTS LIMIT.

11  
1 31. The method of processing a cashless payment transaction in accordance with claim 18,  
2 wherein the step of authorizing selectively said cashless payment transaction further  
3 comprises:

4  
5 determining if said cashless payment transaction received an authorization  
6 approval from the step of performing at said audit-credit-interactive system  
7 a local authorization of said plurality of card identification data.

8  
1 32. The method of processing a cashless payment transaction in accordance with claim 31,  
2 wherein the step of determining if said cashless payment transaction received an  
3 authorization approval from the step of performing at said audit-credit-interactive system  
4 a local authorization of said plurality of card identification data further comprises the step  
5 of:

6  
7 communicating with said remote location to obtain a second authorization  
8 approval from said remote location for said cashless payment transaction

when said cashless payment transaction has received an authorization approval from the step of performing at said audit-credit-interactive system a local authorization of said plurality of card identification data.

33. The method of processing a cashless payment transaction in accordance with claim 18, wherein the step settling said cashless payment transaction further comprises the step of:

batching into a single batch a plurality of said cashless payment transactions.

34. The method of processing a cashless payment transaction in accordance with claim 18, wherein the step settling said cashless payment transaction further comprises the step of:

processing said cashless payment transaction in the international currency of origin.

35. The method of processing a cashless payment transaction in accordance with claim 18, wherein said remote location is at least one of the following:

a credit bureau;

a processing bureau; or

a host network center.